

## WHAT IS CLAIMED IS:

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1. A method for increasing the efficiency of marketing campaigns using a targeting engine for analyzing data input and generating data output, said method including the steps of:

5 using historical data to determine a target group based upon a plurality of embedded models; and

directing the marketing campaign towards the target group flagged by the models.

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10 2. A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine a depth of a targeted mailing.

3. A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine a likelihood of a customer response.

15 4. A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to generate a potential customer list.

5. A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine a risk factor for a target group.

20 6. A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine expected profitability per customer of a marketing campaign.

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25 7. A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine expected profitability per product of a marketing campaign.

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8. A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group flagged by the models further comprises the step of rank ordering accounts.

5 9. A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group flagged by the models further comprises the step of segmenting accounts based on customer demographics.

10 10. A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group flagged by the models further comprises the step of identifying cross-sell targets.

10 11. A system configured to increase efficiency of marketing campaigns, said system comprising:

a customer database which includes customer demographics and historical data;

15 and a targeting engine for analyzing data input and generating data output;

a graphical user interface for accessing customer database and displaying data output.

20 12. A system according to Claim 11 further configured to use historical data in said customer database to determine a target group for marketing based upon a plurality of models.

13. A system according to Claim 12 further configured to use historical data in said customer database to direct a marketing campaign towards a target group flagged by the plurality of models.

14. A system according to Claim 11 further configured to combine models to determine a depth of a targeted mailing.

15. A system according to Claim 11 further configured to combine models to determine a likelihood of a customer response.

16. A system according to Claim 11 further configured to combine models to generate a potential customer list.

17. A system according to Claim 11 further configured to combine models to determine a risk factor for a target group.

18. A system according to Claim 11 further configured to combine models to determine expected profitability per customer of a marketing campaign.

19. A system according to Claim 11 further configured to combine models to determine expected profitability per product of a marketing campaign.

20. A system according to Claim 11 further configured to rank order accounts.

21. A system according to Claim 11 further configured to segment accounts based on customer demographics.

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